

**Remarks**

Claims 1 and 3-7 are pending. Claim 2 is canceled. Claims 8-15 are new. Support for new Claims 8-15 is found at paragraphs [0008], [0012], [0016], [0018], [0039], [0043] and FIG. 1 of the originally-filed application.

The Applicants thank the Examiner and his Supervisor for participating in an interview on October 14, 2008 with the Applicant and his representative. The Applicants also thank the Examiner for participating in an interview with the Applicant's representative on December 1, 2008. The details of these interviews are provided below.

Claim 1 stands rejected as being directed toward non-patentable subject matter. Claims 1-2 and 4-6 stand rejected as being unpatentable over Cheong in view of Hutchinson and Cohen. Claims 3 and 7 stand rejected as being unpatentable over Cheong, Hutchinson, Cohen and Gustin.

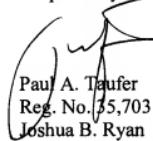
During the October 14, 2008 interview, the Examiner agreed that Claim 1 would be allowable if the subject matter of Claim 2 was incorporated therein and the lock box was further clarified. Claim 1 is amended to incorporate the subject matter of Claim 2 and the lock box has been further clarified. Therefore, it is respectfully submitted that Claim 1 is allowable. Claims 3 and 8-12 depend from Claim 1. Reconsideration and withdrawal of the rejection of Claims 1 and 3, and allowance of Claims 8-12, is respectfully requested.

In addition, Claims 5-7 include at least all of the elements of Claim 1 and 2 and, therefore, are allowable for the reasons provided above. Similarly, Claims 4 and 13-15 include at least all of the elements of Claim 1 and 2 and, therefore, are allowable for the reasons provided above.

During the December 1, 2008 interview, the Examiner suggested adding to the body of Claim 1 that the transaction takes place over a computer network. Claim 1 has been amended in this regard. In addition, the Examiner suggested referring to the merchant account instead of the merchant. The claims have been amended in this regard as well.

In view of the foregoing, Applicants respectfully submit that the entire application is now in condition for allowance, which notice is respectfully requested.

Respectfully submitted,



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